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DATE MAILED: 04/24/2003

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO. 6580	
09/820,804	03/30/2001	Bill Kitchen	3350-05F		
75	90 04/24/2003				
Alfred A. Stadnicki Fifth Floor 1146 Nineteenth Street, NW			EXAMINER		
			AKERS, GEOFFREY R		
Washington, DC 20036			ART UNIT	PAPER NUMBER	
			3624		

Please find below and/or attached an Office communication concerning this application or proceeding.

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Office Action Summary	Examiner Examiner	80%	Art Unit	Confirmation No.				
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\SHORTENED STATUTORY PERIOD FOR REPLY COMMUNICATION.	IS SET TO EXPIRE	3 _{MONTH(S)} FI	ROM THE MAILING	DATE OF THIS				
 Extensions of time may be available under the provisions of from the mailing date of this communication. If the period for reply specified above is less than thirty (30). If NO period for reply is specified above, such period shall realiure to reply within the set or extended period for reply of Any reply received by the Office later than three months at term adjustment. See 37 CFR 1.704(b).)) days, a reply within the sta , by default, expire SIX (6) N vill, by statute, cause the app	atutory minimum of third MONTHS from the mail olication to become AB	ty (30) days will be consid ing date of this communic IANDONED (35 U.S.C. &	ered timely. action.				
Responsive to communication(s) filed on	3/30	16/						
This action is FINAL . This action is	,	1		·				
Since this application is in condition for allow accordance with the practice under Ex parte	ance except for the fo	rmal matters, pro	secution as to the	merits is closed in				
Disposition of Claims	gadyic, 1000 O.D. 11,	455 0.0. 215.						
Claim(s)		is/a	re pending in this a	oolication				
Of the above claim(s)			is/are withdrawn from consideration					
Claim(s)			islare allowed					
Claim(s)		is/a	re rejected.					
Claim(s)		is/a	re objected to.					
Claim(s)		are	subject to restriction	n or election				
pplication Papers		requ	uirement.					
The proposed drawing correction, filed on If approved, corrected drawings are required i	is ap	proved or disa	approved by the Exa	aminer.				
The drawing(s) filed on is/are Applicant may not request that any objection to	accepted or the drawing(s) be he	objected to by the	e Examiner. See 37 CFR 1.85(a)					
The specification is objected to by the Examiner.								
The oath or declaration is objected to by the E	xaminer.							
riority under 35 U.S.C. §§ 119 and 120								
Acknowledgment is made of a claim for foreign	Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119 (a)-(d) or (f).							
All Some* None of the:								
Certified copies of the priority documents have been received.								
Certified copies of the priority documents have been received in Application No Copies of the certified copies of the priority documents have been received								
in this national stage application from the International Bureau (PCT Rule 17.2(a)). *Certified copies not received:								
Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application)								
The translation of the foreign language provisional application has been received. Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.								
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DETAILED ACTION

1. Claims 1-33 have been examined.

Claim Rejections - 35 USC § 103

- 2. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:
 - (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.
- 3. Claims 1-33 are rejected under 35 USC 103(a) as unpatentable over Kolling(US Pat. No: 5,920,847) in view of Bartoli(US Pat. No: 6,047,268).
- 4. As per claims 1-33, Kolling teaches a method of electronmically presenting billing information(Abstract)(Figs 6-19) comprising billing information receiving billing information from first and second payors(Fig 4). Kolling also teaches invoice presention to clients(Fig 7) as well as payment information for a plurality of clients to a plurality of billers(Fig 14) as well as portions of the billing information associasted with different billers(Fig 5).Bartoli teaches processing billing transactions over the Internet(Abstract)(Fig 1/102).It would have been obvious to one skilled in the art at the time of the invention to combine Kolling in view of Bartoli to teach the applicant's invention. The motivation to combine is to teach an electronic billing suystem that may be utilized on the internet for e-commerce transactions and that provides interactions between the user, merchant and provider as enunciated by Bartoli(col 2 lines 19-24).

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Claim Rejections - 35 USC § 112

- 5. The following is a quotation of the second paragraph of 35 U.S.C. 112:
 The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.
- 6. Claims 1-33 are further rejected under 35 USC 112(2nd) for failing to point out and particularly claim what applicant regards is the invention. In particular, the claims must be narrowed to precisely define the novel features in the disclosure to ascertain distinction over the prior art.

Conclusion

- 7. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.
 - -Neely teaches an electronic invoicing and payment system
 - -Gifford teaches an open network payment and billing system

8. THIS ACTION IS MADE NON-FINAL.

9. Any questions concerning this communication should be addressed to the primary examiner of record, Dr. Geoffrey Akers, P.E., who can be reached between 6:30 AM and 5:00 PM Monday through Friday at 703-306-5844. If attempts to contact the primary examiner are unsuccessful, the primary examiner's superior, Mr. Vincent Millin, SPE, may be telephoned at (703)-308-1065.

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The fax number for Formal or Official faxes and Draft or Informal faxes to Technology Center 3600 or this Art Unit is (703)-308-3687. Any inquiry of a general nature or relating to the status of this application should be directed to the Group receptionist whose telephone number is (703)-308-1113.

April 21,2003

DR. GEOFFREY R. AKERS, P.E. PRIMARY EXAMINER